

SIRI Database Tracking Number:

To: Examiner Marissa Liu
Location: KNX 5A40
Art Unit: 3694
Date: Saturday, September 12, 2009
Case Serial Number: 10/087385

From: Ginger R. DeMille
Location: EIC3600
KNX 4B68
Phone: (571) 272-3522
Ginger.demille@uspto.gov

Search Notes:

Dear Examiner Liu:

Please find attached the results of your search for the above-referenced case. The search was conducted using the Business Methods Template Databases on Dialog, EBSCOHost and ProQuest.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Note: *EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. POTENTIAL REFERENCES OF INTEREST	3
A. Dialog	3
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II. INVENTOR SEARCH RESULTS FROM DIALOG.....	7
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I. Potential References of Interest

A. Dialog

Your Applicant

19/3, K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013172344 - Drawing available

WPI ACC NO: 2003-255457/200325
XRPX Acc No: N2003-202616

Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit,
between aggregated and pooled minimum cash balances

Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN CHASE BANK JP (MORG-N)

Inventor: BEARD M L

Patent Family (3 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020178098	A1	20021128	US 2001272546	P	20010301	200325 B
			US 200287385	A	20020301	
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200360 E
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200430 E

Priority Applications (no., kind, date): US 2001272546 P 20010301; US 200287385 A 20020301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes	
US 20020178098	A1	EN	10	4	Related to Provisional	US 2001272546
WO 2003075201	A1	EN				

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285 A1 EN Based on OPI patent WO 2003075201

Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit,
between aggregated and pooled minimum cash balances

Original Titles:

System and method for measuring and utilizing pooling analytics...

...SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS...

Alerting Abstract ...NOVELTY - The separate minimum cash balances are aggregated into an aggregated minimum cash balance. A pooled minimum

cash balance required in the single pooled account, is determined. The difference representing benefit of pooling, is calculated between the aggregated and pooled minimum cash balances. DESCRIPTION - An INDEPENDENT CLAIM is included for financial accounts pooling benefit determining system...

...USE - For determining benefit of pooling financial accounts.

...

...ADVANTAGE - Enables to demonstrate and quantify that pooling has a double multiplier effect on the key profitability ratio and accurately calculates benefits of pooling.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. In order to determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies.

...

...A system (400) and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. The standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by

the separate companies.

Claims:

What is claimed is: **1**. A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum cash balances required in the separate cash accounts; aggregating the separate minimum cash balances into an aggregated minimum cash balance; determining a pooled minimum cash balance required in the single pooled account; and determining a difference between the aggregated minimum cash balance and the pooled minimum cash balance, wherein the difference is a benefit of pooling.

B. Additional Resources Searched

EBSCOHost, ProQuest, JSTOR

1. Pooling Theory and Practice in Business Combinations by Samuel Sapienza, 1962.



C:\Documents and
Settings\gdemille\Des

2. The LIFE/FIFO Choice: An Assymetric Information Approach, by Hughes and Schwartz, 1989.



C:\Documents and
Settings\gdemille\Des

II. Inventor Search Results from Dialog

```
? show files;ds
File 13:BAMP 2009/Sep 10
      (c) 2009 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2009/Aug 19
      (c) 2009 Gale/Cengage
File 340:CLAIMS(R)/US Patent 1950-09/Sep 10
      (c) 2009 IFI/CLAIMS(R)
File 342:Patents Citation Index 1960-200946
      (c) 2009 Thomson Reuters
File 345:Inpadoc/Fam.& Legal Stat 1968-2009/UD=200935
      (c) 2009 EPO
File 349:PCT FULLTEXT 1979-2009/UB=20090903|UT=20090827
      (c) 2009 WIPO/Thomson
File 351:Derwent WPI 1963-2009/UD=200957
      (c) 2009 Thomson Reuters
File 654:US PAT.FULL. 1976-2009/SEP 08
      (c) Format only 2009 Dialog

Set      Items      Description
S1          8      AU=(BEARD, M? OR BEARD M?) AND (WORKING()CAPITAL OR NET()C-
                  URRENT()ASSET? ? OR POOL?(6N)ACCOUNTS)
? t1/3,k/all

1/3,K/1      (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2009 Gale/Cengage. All rts. reserv.

00611944      Supplier Number: 24563357 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Gain Without Pain
(Rapid sales growth in the graphic arts industry is a wonderful ride, if
properly managed)
Article Author(s): Beard, Mark
Printing Impressions, v 41, n 10, p 36-37
March 1999
DOCUMENT TYPE: Journal ISSN: 0032-860x (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1124

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Article Author(s): Beard, Mark

ABSTRACT:
...they are making big decisions that could affect their financial health.
Two, allot at least 15% of an equipment's purchase price to satisfy
additional working capital requirements. Three, grow sales
incrementally and allow workers to get used to working with the new
equipment. Four, ensure that the facilities needed to house...
```

TEXT:

...000 here, \$5,000 there and \$10,000 somewhere else. The aggregate of these small expenses, combined with more obvious large equipment investments and increased working capital demands, all add up

to strained cash flow.

Cash flow is the lifeblood of any company and is even more important in a rapidly growing...

...all practical purposes, are also accrued immediately.

When purchasing machinery, determine your labor cost as a percentage of your total revenue and appropriately increase your working capital. A rule of thumb: Set aside at least 15 percent of a machine's purchase price to satisfy additional working capital requirements.

Suppose you purchase a \$500,000 machine and it generates \$500,000 in annual sales. If your terms are net 30 days and your...

...machine's price.

If your average accounts receivable (A/R) days outstanding slips past 30, or if anything else goes wrong, you will experience a working capital shortage. Thus, at least a 15 percent working capital allocation is prudent.

Sometimes bindery expansion decisions unexpectedly strain cash flow. If a printer's typical labor cost requirement is 20 percent and a proposed...

...cash flow drain. Printers who have been down the bindery path realize that some "no-brainer" bindery equipment purchases really are marginal after factoring in working capital considerations.

So you've bought a new machine and sales are taking off. This is just what you were hoping for, right?

Yes, as long...

...your cash flow. Whenever my company installs major equipment, we try to grow sales slowly rather than explode on the market. This reduces our immediate working capital needs (excluding debt service) and allows our employees to get used to the new machine, as well as the accompanying terminology. When we entered the...

1/3,K/2 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

06237670 Supplier Number: 54309038 (USE FORMAT 7 FOR FULLTEXT)
Gain Without Pain.

BEARD, MARK

Printing Impressions, v41, n10, p38(1)
March, 1999

Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1154

BEARD, MARK

... 000 here, \$5,000 there and \$10,000 somewhere else. The aggregate of

these small expenses, combined with more obvious large equipment investments and increased working capital demands, all add up to strained cash flow.

Cash flow is the lifeblood of any company and is even more important in a rapidly growing...

...all practical purposes, are also accrued immediately.

When purchasing machinery, determine your labor cost as a percentage of your total revenue and appropriately increase your working capital. A rule of thumb: Set aside at least 15 percent of a machine's purchase price to satisfy additional working capital requirements.

Suppose you purchase a \$500,000 machine and it generates \$500,000 in annual sales. If your terms are net 30 days and your...

...machine's price.

If your average accounts receivable (A/R) days outstanding slips past 30, or if anything else goes wrong, you will experience a working capital shortage. Thus, at least a 15 percent working capital allocation is prudent.

Sometimes bindery expansion decisions unexpectedly strain cash flow. If a printer's typical labor cost requirement is 20 percent and a proposed ...

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So you've bought a new machine and sales are taking off. This is just what you were hoping for, right?

Yes, as long...

...your cash flow. Whenever my company installs major equipment, we try to grow sales slowly rather than explode on the market. This reduces our immediate working capital needs (excluding debt service) and allows our employees to get used to the new machine, as well as the accompanying terminology. When we entered the...

1/3,K/3 (Item 1 from file: 340)
DIALOG(R)File 340:CLAIMS(R)/US Patent
(c) 2009 IFI/CLAIMS(R). All rts. reserv.

10234391 2002-0178098

E/System and method for measuring and utilizing pooling analytics; Aggregate cash accounts, determine minimum daily balances; improve investment performance, pooling benefits

Inventors: Beard Mark L (US)

Assignee: Unassigned Or Assigned To Individual

Assignee Code: 68000

Probable Assignee (A1): JPMorgan Chase Bank

Attorney, Agent or Firm: DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP Michael J.

Scheer, 41st Floor, 1177 Avenue of the Americas, New York, NY,
10036-2714, US

Publication Number	Kind Date	Application Number	Date
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Priority Applc: US 20020178098 A1 20021128 US 200287385 20020301
Provisional Applc: US 200287385 20020301
US 60-272546 20010301

System and method for measuring and utilizing pooling
analytics^Aggregate cash accounts, determine minimum daily balances;
improve investment performance, pooling benefits
Inventors: Beard Mark L...

Abstract: A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies.

Exemplary Claim:

D R A W I N G

1. A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum cash balances required in the separate cash accounts; aggregating the separate minimum cash balances into an aggregated minimum...

Non-exemplary Claims:

...4. The method as recited in claim 1, further comprising: pooling the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance...

...5. The method as recited in claim 1, further comprising: receiving the number of separate cash accounts to be pooled; receiving daily balance data for each of the separate cash accounts; receiving an identification of a currency of the separate cash accounts; and receiving interest...

...9. A system for determining a benefit of pooling separate cash accounts into a single pooled account, the system comprising: a communication network; at least one user terminal coupled to the communication network; and an information processor coupled to the communication...

...12. The system as recited in claim 9, wherein the information processor is further operable to: issue an instruction to pool the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance...

...13. The system as recited in claim 9, further comprising: an input interface, the input interface operable to: receive the number of separate cash accounts to be pooled, receive daily balance data for each of the separate cash accounts, receive an identification of a currency of the separate cash accounts, and receive interest...

1/3,K/4 (Item 1 from file: 342)
DIALOG(R)File 342:Patents Citation Index
(c) 2009 Thomson Reuters. All rts. reserv.

0006418401
WPI ACC NO: 2003-255457/200325
Pooling financial accounts benefit determination method involves determining difference representing pooling benefit, between aggregated and pooled minimum cash balances
Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN CHASE BANK JP (MORG-N)

Inventor: BEARD M L

Patent Family (3 patents, 96 countries)

Patent Number	Kind	Date	Number	Kind	Date	Update
US 20020178098	A1	20021128	US 2001272546	P	20010301	200325 B
			US 200287385	A	20020301	
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200360 E
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200430 E

Priority Applications (no., kind, date): US 200287385 A 20020301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes	
US 20020178098	A1	EN	10	4	Related to Provisional	US 2001272546
WO 2003075201	A1	EN				

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285 A1 EN Based on OPI patent WO 2003075201

Pooling financial accounts benefit determination method involves determining difference representing pooling benefit, between aggregated and pooled minimum cash balances

Inventor: BEARD M L

1/3,K/5 (Item 1 from file: 345)
DIALOG(R)File 345:Inpadoc/Fam.& Legal Stat
(c) 2009 EPO. All rts. reserv.

34109435 Family ID: 4109436
No. of Patents: 3; No. of Countries: 3
No. of Legal Status: 9

Patent Basic (No,Kind,Date): US 20020178098 A1 20021128
System and method for measuring and utilizing pooling analytics (English)

Author (Inventor): BEARD MARK L (US)
Record Type: Legal Status; Abstract; Cited Refs

Patent Family:

Patent No	Kd	Date	Applic No	Kd	Date	Wk Added
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200506
US 20020178098	A1	20021128	US 200287385	A	20020301	200250 (B)
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200338

Priority Data (No,Kind,Date):

US 200287385	A	20020301
WO 2002US12361	A	20020419
US 2001272546	P	20010301

ABSTRACT:

...A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies.

Abstracts:

US 20020178098 A1 20021128 (English) A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies.

WO 2003075201 A1 20030912 (English) A system (400) and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. The standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual

accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account...

Cited Patents:

1/3,K/6 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01045223 **Image available**
SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS
SISTÈME ET PROCÉDÉ DE MESURE ET D'UTILISATION DES RÉSULTATS ANALYTIQUES
D'ÉLÉMENTS MIS EN COMMUN

Patent Applicant/Assignee:

JPMORGAN CHASE BANK, 270 Park Avenue, 41st Floor, New York, NY 10017, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

BEARD Mark L, JPMorgan Chase Bank, 270 Park Avenue, 41st Floor, US,
US (Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

SOFFEN Stephen A (agent), Dickstein Shapiro Morin & Oshinsky LLP, 2101 L
Street NW, Washington, DC 20037-1526, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200375201 A1 20030912 (WO 0375201)

Application: WO 2002US12361 20020419 (PCT/WO US0212361)

Priority Application: US 200287385 20020301

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3896

Patent Applicant/Inventor:

BEARD Mark L...

Legal Representative:

Fulltext Availability:

Detailed Description

Claims

English Abstract

A system (400) and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. The standard deviation of the

pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account...

Detailed Description

SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS

FIELD OF THE INVENTION

The present invention generally relates to systems and methods for pooling financial accounts and more particularly to a system and method for measuring the benefits accrued from pooling.

CROSS-REFERENCE TO RELATED APPLICATIONS

This application is related to...

...1, 2001, entitled SYSTEM AND METHOD FOR MEASURING AND UTILIZING POOLING ANALYTICS.

BACKGROUND OF THE INVENTION

Pooling is a financial method in which several different accounts of a customer are combined, "pooled" into ...in the pooled account and decreased costs in maintaining the several accounts. For an example, a large corporation with several divisions or subsidiaries might consider pooling the cash accounts of the several divisions or subsidiaries to achieve interest and cost benefits.

Corporations will frequently hold multiple bank accounts with the same bank in the...the positive impact all of the above can have on earnings and the balance sheet.

The system and method of the present invention quantifies the working capital benefit of pooling using standard statistical techniques, and at the same time overcomes many of the difficulties inherent in the traditional pooling benefit measurements. The...pooling analysis, the present invention determines that the average (mean) cash balance of the pooled account is the sum of the individual accounts. Similarly, the standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the present invention ...Minimum cash level $2.3 \times \sqrt{\sum_{j=1}^n S_j^2}$, IS(x)A21
And the reduction in minimum cash level from the n separate accounts and the single pooled account is given by.
Reduction in min. cash level $2.3 \times \sqrt{\sum_{j=1}^n S_j^2} - 2.3 \times \sqrt{\sum_{j=1}^n S_j^2}$, IS(x)A21
This reduction in the minimum required operational cash is a benefit of pooling that has been completely overlooked by the prior art. Very few treasurers would regard cash as being working capital. Indeed many financial institutions, when analyzing company balance sheets,

deliberately exclude cash from the working capital equation. What the present invention clearly shows however, is that there is a minimum cash level for every company, determined by the ...cash being positive or negative. Also, this method does not negate the interest savings which would be measured using the traditional pooling benefit determination. The working capital benefit can be considered as additional to the interest gains.

A simple example of the benefit of ...the business liquid is I 0 reduced from \$23million to \$7.27million as a result of pooling. A release of cash., or a reduction of working capital of \$15.7 million. As a consequence of pooling, volatility and uncertainty is reduced overall, with the ...art methods, it can be shown how the interest expense of the pooled account is reduced, while at the same time we showing how the working capital required to run the business is also reduced. This action affects both the denominator and numerator of the Return on Assets equation by ...and number of balance records for each of the accounts, and the second stage is to input the daily balance data for each of the accounts the user is intending to pool. Input is preferably typed directly into a familiar spreadsheet format, but can be copy/pasted from another spreadsheet or Electronic Banking system. Data input by the user is stored in database 440 The data required to be input by the users includes: the number of accounts to be pooled (n); a time series of consecutive daily balance data for each of these accounts for a representative period (up to 3 months); the currency of...

Claim

1 A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum cash balances required in the separate cash accounts; aggregating the separate minimum cash balances into an aggregated minimum...separate minimum cash balances is given by $2.3 \times Y I S(n) 1.$

4 The method as recited in claim 1 , further comprising: pooling the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum balance.

5 The method as recited in claim 1, further comprising: receiving the number of separate cash accounts to be pooled; receiving daily balance data for each of the separate cash accounts; receiving an identification of a currency of the separate cash accounts; and receiving interest The method as recited in claim 7, wherein the representative period is up to three months.

9 A system for determining a benefit of pooling separate cash accounts

into a single pooled account, the system comprising:
a communication network;
at least one user terminal coupled to the communication network; and
an information processor coupled to the communication...3 x If S(n)

12 The system as recited in claim 9, wherein the information processor
is further operable to:
issue an instruction to pool the separate cash accounts into
the single
pooled account if the pooled minimum cash balance is less than the
aggregated minimum cash balance.

13 The system as recited in claim 9, farther comprising:
an input interface, the input interface operable to
receive the number of separate cash accounts to be pooled,
receive daily balance data

1/3,K/7 (Item 1 from file: 351)
DIALOG(R)File 351:Derwent WPI
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0013172344 - Drawing available
WPI ACC NO: 2003-255457/200325
XRPX Acc No: N2003-202616
Pooling financial accounts benefit determination method
involves determining difference representing pooling benefit, between
aggregated and pooled minimum cash balances
Patent Assignee: BEARD M L (BEAR-I); JPMORGAN CHASE BANK (JPMO-N); MORGAN
CHASE BANK JP (MORG-N)
Inventor: BEARD M L
Patent Family (3 patents, 96 countries)
Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20020178098	A1	20021128	US 2001272546	P	20010301	200325 B
			US 200287385	A	20020301	
WO 2003075201	A1	20030912	WO 2002US12361	A	20020419	200360 E
AU 2002256285	A1	20030916	AU 2002256285	A	20020419	200430 E

Priority Applications (no., kind, date): US 2001272546 P 20010301; US
200287385 A 20020301

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes	
US 20020178098	A1	EN	10	4	Related to Provisional	US 2001272546
WO 2003075201	A1	EN				

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU
ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002256285 A1 EN Based on OPI patent WO 2003075201

Pooling financial accounts benefit determination method

involves determining difference representing pooling benefit, between aggregated and pooled minimum cash balances
Inventor: BEARD M L

Alerting Abstract DESCRIPTION - An INDEPENDENT CLAIM is included for financial accounts pooling benefit determining system...

...USE - For determining benefit of pooling financial accounts.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

BEARD M L...

...Beard, Mark L...

...BEARD, Mark, L

Examiner:

Original Abstracts:

A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. In order to determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies...

...A system (400) and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. The standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. The minimum cash level of the pooled account is 2.3 times the square root of the sum of the squares of the standard deviations of the individual accounts. To determine the benefit of pooling, the present invention determines the difference between the minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, the minimum cash...

Claims:

What is claimed is: **1**. A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum

cash balances required in the separate cash accounts; aggregating the separate minimum cash balances into an aggregated minimum cash balance; determining a pooled minimum cash balance required in the single pooled account; and determining a difference between the aggregated minimum cash balance and the pooled minimum cash balance...

1/3,K/8 (Item 1 from file: 654)
DIALOG(R)File 654:US PAT.FULL.
(c) Format only 2009 Dialog. All rts. reserv.

0005126663 **IMAGE Available
Derwent Accession: 2003-255457
System and method for measuring and utilizing pooling analytics
Inventor: Mark Beard, INV
Correspondence Address: DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP Michael J. Scheer, 41st Floor 1177 Avenue of the Americas, New York, NY, 10036-2714, US

	Publication Number	Kind	Date	Application Number	Filing Date
Main Patent	US 20020178098	A1	20021128	US 200287385	20020301
Provisional				US 60-272546	20010301

Fulltext Word Count: 4719

Inventor: Mark Beard...

Abstract:

A system and method for quantifying the working capital benefit of pooling a number of separate cash accounts. The average (mean) cash balance of the pooled account is determined to be the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is determined to be the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the minimum...

...minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies...

Summary of the Invention:

...0001] The present invention generally relates to systems and methods for pooling financial accounts and more particularly to a system and method for measuring the benefits accrued from pooling...

...0003] Pooling is a financial method in which several different accounts of a customer are combined, "pooled" into a single account in order to obtain certain benefits. Some of these benefits include the ability to earn greater interest in the pooled account and decreased costs in maintaining the several accounts. For an example, a large corporation with several divisions or subsidiaries might consider

pooling the cash accounts of the several divisions or subsidiaries to achieve interest and cost benefits...

...their stand-alone cash positions over that historic period. The bank then calculated the interest earnings and costs that would be realized if the separate accounts had been pooled over this same period of time. The calculated interests and costs of the non-pooled accounts would then be compared to the interest earnings and costs which would have been earned or incurred had the accounts of these entities been pooled together over that historic period. The (presumably) increase in bank interest and decrease in associated costs would be said to be the pooling benefit...

...0008] The system and method of the present invention quantifies the working capital benefit of pooling using standard statistical techniques, and at the same time overcomes many of the difficulties inherent in the traditional pooling benefit measurements. The...

...the present invention determines that the average (mean) cash balance of the pooled account is the sum of the means of each of the individual accounts. Similarly, the standard deviation of the pooled account is the square root of the sum of the squares of the standard deviations of the individual accounts. Accordingly, the present invention determines the...

...minimum aggregate cash required by the separate companies and the minimum cash required in the pooled account. If pooling is to be beneficial, from a working capital perspective, the minimum cash required in the pooled account will be significantly less than the aggregate cash required by the separate companies

Description of the Invention:

...0029] And the reduction in minimum cash level from the n separate accounts and the single pooled account is given by...

...required operational cash is a benefit of pooling that has been completely overlooked by the prior art. Very few treasurers would regard cash as being working capital. Indeed many financial institutions, when analyzing company balance sheets, deliberately exclude cash from the working capital equation. What the present invention clearly shows however, is that there is a minimum cash level for every company, determined by the volatility (standard deviation...

...cash being positive or negative. Also, this method does not negate the interest savings which would be measured using the traditional pooling benefit determination. The working capital benefit can be considered as additional to the interest gains...

...the business liquid is reduced from \$23 million to \$7.27 million as a result of pooling. A release of cash, or a reduction of working capital of \$15.7 million. As a consequence of pooling, volatility and uncertainty is reduced overall, with the average standard deviation moving down from +/-10 million...

...art methods, it can be shown how the interest expense of the pooled account is reduced, while at the same time we showing how the working capital required to run the business is also reduced.

This action affects both the denominator and numerator of the Return on Assets equation by increasing profit...

...and number of balance records for each of the accounts, and the second stage is to input the daily balance data for each of the accounts the user is intending to pool. Input is preferably typed directly into a familiar spreadsheet format, but can be copy/pasted from another spreadsheet or Electronic Banking system. Data input by...

...0040] The data required to be input by the users includes: the number of accounts to be pooled (n); a time series of consecutive daily balance data for each of these accounts for a representative period (up to 3 months); the currency of...

Exemplary or Independent Claim(s):

1. A method for determining a benefit of pooling separate cash accounts into a single pooled account, the method comprising: determining separate minimum cash balances required in the separate cash accounts; aggregating the separate minimum cash balances into an aggregated minimum...
- ...9. A system for determining a benefit of pooling separate cash accounts into a single pooled account, the system comprising: a communication network; at least one user terminal coupled to the communication network; and an information processor coupled to the communication...

Non-exemplary or Dependent Claim(s):

- ...4. The method as recited in claim 1, further comprising: pooling the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance...
- ...5. The method as recited in claim 1, further comprising: receiving the number of separate cash accounts to be pooled; receiving daily balance data for each of the separate cash accounts; receiving an identification of a currency of the separate cash accounts; and receiving interest...
- ...12. The system as recited in claim 9, wherein the information processor is further operable to: issue an instruction to pool the separate cash accounts into the single pooled account if the pooled minimum cash balance is less than the aggregated minimum cash balance...
- ...13. The system as recited in claim 9, further comprising: an input interface, the input interface operable to: receive the number of separate cash accounts to be pooled, receive daily balance data for each of the separate cash accounts, receive an identification of a currency of the separate cash accounts, and receive interest...

?

III. Text Search Results from Dialog

A. Full-Text Databases

```
? show files;ds
File 15:ABI/Inform(R) 1971-2009/Sep 11
    (c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Aug 19
    (c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Aug 26
    (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 13
    (c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Aug 05
    (c) 2009 Gale/Cengage
File 9:Business & Industry(R) Jul/1994-2009/Sep 10
    (c) 2009 Gale/Cengage
File 20:Dialog Global Reporter 1997-2009/Sep 12
    (c) 2009 Dialog
File 610:Business Wire 1999-2009/Sep 12
    (c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Sep 12
    (c) 2009 PR Newswire Association Inc
File 24:CSA Life Sciences Abstracts 1966-2009/Sep
    (c) 2009 CSA.
File 634:San Jose Mercury Jun 1985-2009/Sep 11
    (c) 2009 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 19
    (c) 2009 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
File 13:BAMP 2009/Sep 10
    (c) 2009 Gale/Cengage
File 75:TGG Management Contents(R) 86-2009/Aug W3
    (c) 2009 Gale/Cengage
File 95:TEME-Technology & Management 1989-2009/Aug W3
    (c) 2009 FIZ TECHNIK
File 348:EUROPEAN PATENTS 1978-200936
    (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20090903|UT=20090827
    (c) 2009 WIPO/Thomson
File 626:Bond Buyer Full Text 1981-2008/Jul 07
    (c) 2008 Bond Buyer
File 627:EIU: Country Analysis 2009/Sep 11
    (c) 2009 Economist Intelligence Unit
File 267:Finance & Banking Newsletters 2008/Sep 29
    (c) 2008 Dialog
File 268:Banking Info Source 1981-2009/Sep W1
    (c) 2009 ProQuest Info&Learning
File 139:EconLit 1969-2009/Aug
    (c) 2009 American Economic Association
```

Set	Items	Description
S1	1005783	(WORKING OR NET())WORKING) (3W) (CAPITAL OR CASH OR FUNDS) OR NWC OR CURRENT() (ASSETS OR FUNDS) (6N) (MINUS OR DIVID? OR SUBTRACT?) (6N) (CURRENT()LIABILITIES) OR NWC OR NET()CURRENT()ASSETS OR CURRENT()CAPITAL
S2	3457	(BENEFIT? OR ADVANTAGE? OR PROFIT? OR GAIN OR UPTICK OR BO-ON OR CAPITALIZ? OR CAPITALIS? OR BONUS OR CASH()IN()ON OR BE-NEFIT()RATIO? OR OPTIMIS? OR OPTIMIZ?) (6N) (POOL? OR AGGREGAT? OR COMBIN? OR UNALLOCATED) (6N) ACCOUNTS
S3	1026	(MINIMUM OR LEAST OR LOWEST OR BOTTOM) (3W) (FUNDS OR CASH) (-3W) (REQUIRED OR REQUIREMENTS OR NECESSARY)
S4	451174	(SEPARATE OR INDIVIDUAL OR UNAGGREGAT? OR UNRELATED) (6N) (C-OMPANIES OR ORGANI?ATIONS OR ENTITIES OR BANKS OR CORPORATION-S)
S5	68	(DIFFERENCE OR SUBTRACT? OR DEDUCT?) (6N) (MINIMUM OR LEAST - OR LOWEST) (3W) (FUNDS OR CASH)
S6	123971	STANDARD()DEVIATION? ? OR SQUARE()ROOT(6W)SUM(6W)SQUARES
S7	39	S1(60N)S2
S8	1	S2(60N)S3
S9	1	S7(60N)(S3:S6)
S10	33	S2(60N)(S3:S6)
S11	71	S7:S10
S12	2	S11 FROM 348,349
S13	24	S11 NOT PY>2001
S14	19	RD (unique items)

? t14/3,k/all

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01528851 01-79839
Optimizing liquidity across Asia
Anonymous
AsiaMoney Treasury & Cash Management Supplement PP: 6-9 May 1997
ISSN: 0958-9309 JRNLD CODE: AMF
WORD COUNT: 2090

...TEXT: defined at the inception of the service. Under a notional pooling scheme, there is no co-mingling of funds and thus the integrity of the individual entities balances and transactions remain unchanged. This is advantageous especially when the accounts to be pooled are in the names of different legal entities. However, it should be noted that while a ZBA structure is permitted in most countries in Asia...

14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01185041 98-34436
Does an independent central bank violate democracy?
Levy, David A
Journal of Post Keynesian Economics v18n2 PP: 189-210 Winter 1995-1996

ISSN: 0160-3477 JRNLD CODE: PKE
WORD COUNT: 6336

...TEXT: the goals outlines above (Kliesen, 1995).

2 Numerous economists have argued for greater Fed accountability. See, for example, Galbraith 1993).

3 National Income and Product Accounts, profits before tax for domestic corporations. These aggregate profit margins are larger than the average for individual corporations because the profits on sales of business services, crude/intermediate goods, and wholesale finished goods are embedded in the costs of final goods and services...

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00683797 93-33018
PT Indo-Rama Synthetics: Indonesia's integrated exporter
Anonymous
Asia Money & Finance Supplement PP: 33-36 Nov 1992
ISSN: 0958-9309 JRNLD CODE: AMF
WORD COUNT: 1784

...TEXT: fed into its accounting system, Indo-Rama is able immediately to identify any irregularities in cost patterns and to take swift action to rectify matters. Profitability information is also relayed to management on a month-by-month basis. The breakdown of accounts can even identify whether each one of the company's machines is profitable.

This astute combination of financial monitoring and production planning, together with an emphasis on margins, has underlain Indo-Rama's earnings performance. In selecting its domestic customers, for instance, Indo-Rama applies a process to eliminate bad credit risks. On the other hand, the company's working capital requirements are managed efficiently and its polymer plant has obtained six month credit periods from its raw material suppliers thinks to the conditions prevailing in...

14/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00412092 88-28925
The Global 1000 -- The Leaders: Who's Sitting on Top of the World
Gaffney, Charles
Business Week n3061 (Industrial/Technology Edition) PP: 137-186 Jul 18, 1988
ISSN: 0007-7135 JRNLD CODE: BWE

...ABSTRACT: in the ranking have a higher total value than any other country. Although the US companies outnumber Japan's by 345 to 310, the

US' combined market share accounts for only 30% of Global 1,000's capitalization, while Japanese companies account for 48%. Still, 4 of the 5 most profitable companies in the world are American. Among individual companies, C. Itoh had the highest sales, while IBM Corp. had the highest profits, and Nachi-Fujikoshi had the highest share price gain during the last...

14/3,K/5 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

08797787 Supplier Number: 76519451 (USE FORMAT 7 FOR FULLTEXT)
TELSTRA SAYS IT MAY HAVE TO WRITE DOWN VALUE OF ASIAN JVS.
AsiaPulse News, p0107
July 13, 2001
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 805

... per cent interest in internet infrastructure joint venture Reach, and a 60 per cent interest in Regional Wireless, which holds the mobile business CSL.

"Given current capital market and economic conditions around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," Dr Switkowski said.

However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down of Telstra's...

14/3,K/6 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rts. reserv.

08410441 Supplier Number: 71569157 (USE FORMAT 7 FOR FULLTEXT)
Managers wrapped up, in concentration game; separate accounts gain as funds falter.
Benjamin, Jeff
Investment News, v5, n9, p1(2)
March 5, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1051

... And technology is only in the first inning as far as being efficient."

Mr. Fullerton points out that institutional money managers are turning to separate accounts for individuals to make up for a shrinking pool of defined-benefit retirement assets, and mutual funds are hoping to offset a slight shift away from retail by going with the flow of money.

NO ADVANTAGE
"Money..."

...are moving upmarket and traditional institutional managers are going downmarket," he says. "You will continue to see more and more entrants from traditional mutual fund companies."

In terms of expanding into separate-account management, Mr. Fullerton points out that mutual fund companies don't necessarily possess any kind of competitive advantage, regardless of their performance and track...

14/3,K/7 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

12872670 SUPPLIER NUMBER: 67708598 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Aggregation Pits Banks Against Web Portals.(customers may turn to web
portals for banking services)
Ptacek, Megan J.
American Banker, 165, 235, 1
Dec 8, 2000
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1498 LINE COUNT: 00121

... possible, the portals represent extra suitors for the attention of bank customers.

The outcome of this debate is still in question. The banks have the advantages of their trusted brands, their ability to move money among aggregated accounts, and the fact that people are more likely to follow financial advice from a bank than a nonbank. But the portals have a lot going for them, too. They introduced account aggregation sooner, they have many more users than most individual banks, and they are more likely to let people aggregate more types of information -- not just financial accounts, but news services, favorite shopping sites, and other
...

14/3,K/8 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

08478811 SUPPLIER NUMBER: 17858883 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Does an independent central bank violate democracy?(Minisymposium: Is and
Independent Central Bank Necessary or Desirable?)
Levy, David A.
Journal of Post Keynesian Economics, v18, n2, p189(22)
Winter, 1995
ISSN: 0160-3477 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7004 LINE COUNT: 00580

... the goals outlines above (Kliesen, 1995).

2 Numerous economists have argued for greater Fed accountability. See, for example, Galbraith (1993).

3 National Income and Product Accounts, profits before tax for domestic corporations. These aggregate profit margins are larger than the average for individual corporations because the profits on sales of business services, crude/intermediate goods, and wholesale finished goods are embedded in the costs of final goods and

services...

14/3,K/9 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2009 Gale/Cengage. All rts. reserv.

05912661 SUPPLIER NUMBER: 12370000 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Strength in numbers. (value-added resellers join cooperative alliance) (The
VAR Side)
Kempfer, Lisa
Computer-Aided Engineering, v11, n5, p72(1)
May, 1992
ISSN: 0733-3536 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 825 LINE COUNT: 00063

ABSTRACT: Ten value-added resellers (VAR) join forces to form Group 10 Inc. Each member company of Group 10 maintains its individual identity and market segment, but all companies exchange marketing, research and development information. Group 10 private labels MS-DOS compatible microcomputers and peripherals, distributes common marketing literature and documentation and makes group purchases. The companies use their combined clout to secure credit and gain access to large accounts that would not otherwise deal with a small VAR. Group 10 member companies cover every region of the US, except Texas and California. Officials of...

14/3,K/10 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.

02396311 Supplier Number: 24782599 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Separate accounts gain as funds falter
(Wrap account assets have grown at a 25% compound annual rate over past
five years and rose 16% in 2000, vs 1999; mutual fund assets fell 2% in
2000)
Investment News, v 5, p 1
March 05, 2001
DOCUMENT TYPE: Journal ISSN: 1098-1837 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 947
(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...And technology is only in the first inning as far as being efficient.'

Mr. Fullerton points out that institutional money managers are turning to separate accounts for individuals to make up for a shrinking pool of defined-benefit retirement assets, and mutual funds are hoping to offset a slight shift away from retail by going with the flow of money.

No advantage

' 'Money...

...are moving upmarket and traditional institutional managers are going downmarket,'' he says. ''You will continue to see more and more entrants from traditional mutual fund companies.''

In terms of expanding into separate-account management, Mr. Fullerton points out that mutual fund companies don't necessarily possess any kind of competitive advantage, regardless of their performance and track...

14/3,K/11 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2009 Gale/Cengage. All rts. reserv.

02321411 Supplier Number: 25927533 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Aggregation Pits Banks Against Web Portals
(By 2003, the number of users of online aggregation services will be 3.1 mil; nonbank companies are competing against banks for customers)
American Banker, v 165, n 235, p 1
December 08, 2000
DOCUMENT TYPE: Newspaper; Industry Overview ISSN: 0002-7561 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1382

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...possible, the portals represent extra suitors for the attention of bank customers.

The outcome of this debate is still in question. The banks have the advantages of their trusted brands, their ability to move money among aggregated accounts, and the fact that people are more likely to follow financial advice from a bank than a nonbank. But the portals have a lot going for them, too. They introduced account aggregation sooner, they have many more users than most individual banks, and they are more likely to let people aggregate more types of information -- not just financial accounts, but news services, favorite shopping sites, and other
...

14/3,K/12 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17773076 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra says FY in line with June pft warning but jv writedowns
Alan Wood
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 685

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... range of \$US400-\$500 million and for CSL \$US150-170 million.
An enterprise value for both CSL and Reach has yet to be determined.
"Given current capital market and economic conditions around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," Dr Switkowski said.
However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down and would positively...

14/3,K/13 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17773075 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WRAP-Telstra says FY in line with warning but jv writedowns seen
Alan Wood
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 686

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... range of \$US400-\$500 million and for CSL \$US150-170 million.
An enterprise value for both CSL and Reach has yet to be determined.
"Given current capital market and economic conditions around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," Dr Switkowski said.
However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down and would positively...

14/3,K/14 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772998 (USE FORMAT 7 OR 9 FOR FULLTEXT)
WRAP-Telstra says valuations of Asian joint ventures will impact
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 762

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... per cent interest in internet infrastructure joint venture Reach, and a 60 per cent interest in Regional Wireless, which holds the mobile business CSL.
"Given current capital market and economic conditions

around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," Dr Switkowski said.

However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down of Telstra's...

14/3,K/15 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772992 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra says valuations of Asian joint ventures will impact
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 383

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... per cent interest in internet infrastructure joint venture Reach, and a 60 per cent interest in Regional Wireless, which holds the mobile business CSL.

"Given current capital market and economic conditions around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," Dr Switkowski said.

However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down of Telstra's...

14/3,K/16 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17772945 (USE FORMAT 7 OR 9 FOR FULLTEXT)
*Telstra sees EBIT growth in yr full core businesses -4 Sydney
AAP NEWS
July 13, 2001
JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 147

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... range of \$US400-\$500 million and for CSL \$US150-170 million.

An enterprise value for both CSL and Reach has yet to be determined.

"Given current capital market and economic conditions around the telecommunications sector and for that matter the global market generally, lower valuations of the joint venture are likely to impact Telstra's accounts," he said.

However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down of Telstra's...

14/3,K/17 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

17759781 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Telstra Corp. Ltd - Trading Statement
REGULATORY NEWS SERVICE
July 13, 2001
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 336

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... ruling as to whether we apply Joint Venture or acquisition accounting. Furthermore we need to determine an enterprise value for both CSL and Reach.

Given current capital market and economic conditions around the telecommunications sector, and for that matter the global market generally, lower valuations of the joint ventures are likely to impact Telstra's accounts. However the combination of a book profit on the sale of Telstra's Global Wholesale business into Reach and other positive unusual items more than offset any write down of Telstra's...

14/3,K/18 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00329069 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Trends in profitability-measurement systems
Chappelear, Robert E
Bank Accounting & Finance, v11, n2, p83-85, Winter 1997/1998
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01523

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... each month's or quarter's volumes for the products, costs can then be compared to monthly or quarterly revenue for each product to determine individual product profitability.

Banks use customer profitability to determine the profitability of individual customers, households, or customer segments. Customer profitability usually uses the unit costs determined in product profitability and extends these unit costs to volumes by customer. The costs are then compared to revenue by customer to determine customer profitability. Institutions in the United States generally analyze only a few individual customer accounts and then aggregate their customer data into specific customer segments to determine the profitability of entire segments.

The Next Generation of Profitability Software

The popularity of the early profitability software systems has attracted many other software developers to the...

14/3, K/19 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00104359

Cash management revenue slows, electronic grows
Anonymous

Payment Systems Newsletter, v8, n16, p1, 4-5, Aug 31, 1988 LANGUAGE:
English RECORD TYPE: Abstract

...ABSTRACT: 5 billion in corporate cash management revenues during the year; 3) banks usually put the cash management function in the lending/credit division or a separate subsidiary; 4) about half of banks are using fee or fee-balance combinations as compensation; and 5) demand deposit accounts were the biggest contributors to profits at 29%.

?

IV. Text Search Results from Dialog

A. Abstract Databases

```
? show files;ds
File 350:Derwent WPIX 1963-2009/UD=200957
    (c) 2009 Thomson Reuters
File 344:Chinese Patents Abs Jan 1985-2006/Jan
    (c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2009/May(Updated 090903)
    (c) 2009 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
    (c) 2002 INPI. All rts. reserv.
File 2:INSPEC 1898-2009/Sep W1
    (c) 2009 The IET
File 35:Dissertation Abs Online 1861-2009/Aug
    (c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Sep 11
    (c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Aug
    (c) 2009 The HW Wilson Co.
File 256:TecTrends 1982-2009/Sep W1
    (c) 2009 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2009/Sep 12
    (c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Sep 12
    (c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
    (c) 2002 Gale/Cengage
File 23:CSA Technology Research Database 1963-2009/Aug
    (c) 2009 CSA.
File 56:Computer and Information Systems Abstracts 1966-2009/Aug
    (c) 2009 CSA.
```

Set	Items	Description
S1	5855	(WORKING OR NET()WORKING) (3W) (CAPITAL OR CASH OR FUNDS) OR NWC OR CURRENT() (ASSETS OR FUNDS) (6N) (MINUS OR DIVID? OR SUBSTRACT?) (6N) (CURRENT()LIABILITIES) OR NWC OR NET()CURRENT()ASSETS OR CURRENT()CAPITAL
S2	104	(BENEFIT? OR ADVANTAGE? OR PROFIT? OR GAIN OR UPTICK OR BOON OR CAPITALIZ? OR CAPITALIS? OR BONUS OR CASH()IN()ON OR BENEFIT()RATIO? OR OPTIMIS? OR OPTIMIZ?) (6N) (POOL? OR AGGREGAT? OR COMBIN? OR UNALLOCATED) (6N) ACCOUNTS
S3	9	(AVERAGE OR MEAN) (6N) (CASH()BALANCE OR CASH()ON()HAND)
S4	71547	STANDARD()DEVIATION? ? OR SQUARE()ROOT(6W) SUM(6W) SQUARES
S5	3	(DIFFERENCE OR SUBTRACT? OR DEDUCT?) (6N) (MINIMUM OR LEAST - OR LOWEST) (3W) (FUNDS OR CASH)
S6	25	(MINIMUM OR LEAST OR LOWEST OR BOTTOM) (3W) (FUNDS OR CASH) (-3W) (REQUIRED OR REQUIREMENTS OR NECESSARY)
S7	10777	(SEPARATE OR INDIVIDUAL OR UNAGGREGAT? OR UNRELATED) (6N) (COMPANIES OR ORGANI?ATIONS OR ENTITIES OR BANKS OR CORPORATIONS)
S8	1	S1 AND S2

S9 1 S2 AND S3
 S10 1 S2 AND S4
 S11 1 S2 AND S6
 S12 2 S2 AND S7
 S13 1 S1 AND (POOLING) AND (S3:S7)
 S14 34 S2 FROM 350,344,347,371
 S15 14 S14 NOT AY>2001
 S16 70 S2 NOT S14
 S17 46 S16 NOT PY>2001
 S18 62 S8:S13 OR S15 OR S17
 S19 59 RD (unique items)
 ? t19/3,k/all

19/3,K/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.

0016866947 - Drawing available
 WPI ACC NO: 2007-582008/200756
 Related WPI Acc No: 2007-813005; 2008-A12961; 2008-B37039; 2008-C97148;
 2008-D21017; 2008-G48849; 2008-K24459; 2008-O15482

XRPX Acc No: N2007-448804

Financial processing method for organization, involves selecting accounts and events related to account-related transactions from relational database through parallel processing of selector function that uses selection criterias

Patent Assignee: NCR CORP (NATC)

Inventor: WASSERMAN B J

Patent Family (1 patents, 1 countries)

Application						
Patent Number	Kind	Date	Number	Kind	Date	Update
US 7249138	B1	20070724	US 2000608342	A	20000629	200756 B
			US 2000608355	A	20000629	
			US 2000608675	A	20000629	
			US 2000608681	A	20000629	
			US 2000608682	A	20000629	
			US 2000610646	A	20000629	
			US 2001845461	A	20010430	
			US 2001845851	A	20010430	
			US 2001845924	A	20010430	
			US 200113422	A	20011210	
			US 200113434	A	20011210	
			US 200116452	A	20011210	
			US 200116779	A	20011210	

Priority Applications (no., kind, date): US 2000608342 A 20000629; US 2000608355 A 20000629; US 2000608675 A 20000629; US 2000608681 A 20000629; US 2000608682 A 20000629; US 2000610646 A 20000629; US 2001845461 A 20010430; US 2001845851 A 20010430; US 2001845924 A 20010430; US 200113422 A 20011210; US 200113434 A 20011210; US 200116452 A 20011210; US 200116779 A 20011210

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7249138	B1	EN	13	4	C-I-P of application US 2000608342 C-I-P of application US 2000608355

C-I-P of application	US 2000608675
C-I-P of application	US 2000608681
C-I-P of application	US 2000608682
C-I-P of application	US 2000610646
C-I-P of application	US 2001845461
C-I-P of application	US 2001845851
C-I-P of application	US 2001845924
C-I-P of application	US 200113422
C-I-P of application	US 200113434
C-I-P of application	US 200116452

Alerting Abstract ...selection criteria are grouped in SQL statements dynamically generated by the selector function and are processed independently to create temporary work tables. The tables are combined to output tables comprising attributes of the selected accounts and events. Profitable calculations are performed in a computer using the attributes.

Original Publication Data by Authority

Argentina

19/3,K/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2009 Thomson Reuters. All rts. reserv.

0016522441 - Drawing available
 WPI ACC NO: 2007-238667/200724
 XRPX Acc No: N2007-177186

Commercial website user accounts linking method for use by e.g. organization, involves selecting data parameters from accounts that are selected to be linked based on relationship defined by approved tree structure of accounts

Patent Assignee: ARCHER J (ARCH-I); CDW CORP (CDWC-N); TZAU D (TZAU-I)

Inventor: ARCHER J; TZAU D

Patent Family (2 patents, 112 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 20070011057	A1	20070111	US 2005697131	P	20050707	200724 B
			US 2006453527	A	20060615	
WO 2007008336	A2	20070118	WO 2006US23352	A	20060615	200724 E

Priority Applications (no., kind, date): US 2005697131 P 20050707; US 2006453527 A 20060615

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes	
US 20070011057	A1	EN	15	10	Related to Provisional	US 2005697131
WO 2007008336	A2	EN				

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LV LY MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES

FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MW MZ NA NL OA PL PT RO
SD SE SI SK SL SZ TR TZ UG ZM ZW

Alerting Abstract ...**ADVANTAGE** - The method aggregates the data of various accounts of a related organization to make such data available for monitoring by the authorized personnel of the organization

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

In one aspect the invention is of a method for linking separate accounts of related organizations on a commercial website which comprises establishing a tree structure defining the relationship of the various accounts in the tree, obtaining approval of the tree...

...In one aspect the invention is of a method for linking separate accounts of related organizations on a commercial website which comprises establishing a tree structure defining the relationship of the various accounts in the tree, obtaining approval of the tree...

Claims:

19/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0016454880 - Drawing available

WPI ACC NO: 2007-171108/200717

XRPX Acc No: N2007-123265

Electronic commerce program-storage medium, has instructions that enable processor to identify user accounts, select subset of accounts to make available to user, and present subset of accounts to user

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: BLINN A N; COCO J N; MARKS G A

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 7155411	B1	20061226	US 2000675466	A	20000928	200717 B

Priority Applications (no., kind, date): US 2000675466 A 20000928

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7155411	B1	EN	20	9	

Alerting Abstract ...**ADVANTAGE** - Allows a user to combine funds from multiple different accounts into a single account. The accounts that are usable at the merchant are presented as being available to the user when the user is purchasing goods or services from the merchant

Original Publication Data by Authority

Argentina

19/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013412780 - Drawing available
WPI ACC NO: 2003-503145/200347

XRPX Acc No: N2003-399396

Card gaming method for use in casinos involves determining relative ranking for each player according to statistical likelihood of obtaining predetermined card combinations

Patent Assignee: Z GAMING LLC (ZGAM-N)

Inventor: ZOCCOLILLO A F; ZOCCOLILLO T A

Patent Family (1 patents, 1 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 6581936	B1	20030624	US 200114385	A	20011211	200347 B

Priority Applications (no., kind, date): US 200114385 A 20011211

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6581936	B1	EN	8	2	

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...cards. The relative ranking of the final hands for the players is determined with the relative ranking based upon the statistical likelihood of obtaining predetermined combinations of cards. The relative ranking accounts for the use of the set of common cards and the bonus card.

Claims:

...a final hand for each player that continued through the round, wherein the relative ranking is generally based upon the statistical likelihood of obtaining predetermined combinations of cards and wherein the relative ranking accounts for the use of the set of common cards and the at least one bonus card.

19/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013177852 - Drawing available
WPI ACC NO: 2003-261252/200326

XRPX Acc No: N2003-207146

Accounting system includes server which has input converter for converting accounts software corresponding to data input with combined input interface

Patent Assignee: RICOH KK (RICO)

Inventor: YAMADA K

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
JP 2003030400	A	20030131	JP 2001210653	A	20010711	200326 B

Priority Applications (no., kind, date): JP 2001210653 A 20010711

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
JP 2003030400	A	JA	7	3	

Alerting Abstract ...ADVANTAGE - Enables to input and output in a format which combined the accounts software database. Improves data compatibility between the accounts software. Profits can be increased.

Original Publication Data by Authority

Argentina

19/3,K/7 (Item 7 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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0012847424 - Drawing available

WPI ACC NO: 2002-705938/200276

Related WPI Acc No: 2001-425144

XRPX Acc No: N2002-556522

Chemical product usage data processing system for washing machine, stores account identifier and corporate data in association with dispenser data, in database

Patent Assignee: ECOLAB INC (ECON)

Inventor: GARDNER J P

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020096537	A1	20020725	US 1999428109	A	19991027	200276 B
			US 200127116	A	20011219	

Priority Applications (no., kind, date): US 1999428109 A 19991027; US 200127116 A 20011219

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020096537	A1	EN	22	8	Continuation of application US 1999428109

Alerting Abstract ...ADVANTAGE - By storing real-time or historical dispenser data in a central database in combination with an account identifier, the analysis within and across accounts associated with a laundry operator, is facilitated

Original Publication Data by Authority

Argentina

19/3,K/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0012487466 - Drawing available
WPI ACC NO: 2002-434640/200246
Related WPI Acc No: 2008-G52060
XRPX Acc No: N2002-342144

Insurance providing method for unauthorized transaction loss in online financial transaction service, involves inserting online financial transaction for account category ascertained corresponding to policy requirement

Patent Assignee: NIGHAN R J (NIGH-I)

Inventor: NIGHAN R J

Patent Family (1 patents, 1 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 20020046065	A1	20020418	US 2000211557	P	20000615	200246 B
			US 2000214302	P	20000627	
			US 2001877939	A	20010608	

Priority Applications (no., kind, date): US 2000211557 P 20000615; US 2000214302 P 20000627; US 2001877939 A 20010608

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020046065	A1	EN	22	9	Related to Provisional US 2000211557
					Related to Provisional US 2000214302

Alerting Abstract ...ADVANTAGE - Allows the consumer online access to multiple online accounts of the consumer through the account aggregation service's website. Enables insuring a consumer against a loss incurred in connection with an online financial transaction

Original Publication Data by Authority

Argentina

19/3,K/9 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0010942343
WPI ACC NO: 2001-564906/200163
XRPX Acc No: N2001-420581

System for producing customer bills for telephone, cable and other services with any desired combination of services included in bills for each customer

Patent Assignee: CONVERGYS INFORMATION MANAGEMENT GROUP I (CONV-N);
CONVERGYS CMG UTAH INC (CONV-N)

Inventor: BROWN M; JAZVAC M; NOWADLY S

Patent Family (3 patents, 92 countries)

Patent	Application
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Number	Kind	Date	Number	Kind	Date	Update
WO 2001035308	A1	20010517	WO 2000US31089	A	20001113	200163 B
AU 200116573	A	20010606	AU 200116573	A	20001113	200163 E
US 7509281	B1	20090324	US 1999165296	P	19991112	200924 E
			US 2000709993	A	20001110	

Priority Applications (no., kind, date): US 1999165296 P 19991112; US 1999165294 P 19991112; US 1999165296 P 19991112; US 2000570150 A 20000512; US 2000709993 A 20001110

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001035308	A1	EN	42	6	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200116573	A	EN	Based on OPI patent	WO 2001035308
US 7509281	B1	EN	Related to Provisional	US 1999165296

Alerting Abstract ...ADVANTAGE - Bills can be designed for each individual customer by including accounts for any desired combination of services in any desired format.

Original Publication Data by Authority

Argentina

19/3,K/10 (Item 10 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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0010732061

WPI ACC NO: 2001-343936/200136

Related WPI Acc No: 2001-343935

XRPX Acc No: N2001-249072

Computer implemented investment system has a central computer programmed to determine the identity of a Web site and to customize communications with users as required by each of several organizations providing investments

Patent Assignee: NETSTOCK CORP (NETS-N)

Inventor: ABRAHAMS S K; GALE J D; GEORGE P A; HUSE J A; RATZLIFF B W; SEELY J T; WICKLINE L

Patent Family (4 patents, 92 countries)

Number	Kind	Date	Number	Kind	Date	Update
WO 2001037185	A1	20010525	WO 2000US32113	A	20001120	200136 B
AU 200117916	A	20010530	AU 200117916	A	20001120	200152 E
EP 1230613	A1	20020814	EP 2000980689	A	20001120	200261 E
			WO 2000US32113	A	20001120	
JP 2003515227	W	20030422	WO 2000US32113	A	20001120	200336 E
			JP 2001539205	A	20001120	

Priority Applications (no., kind, date): US 1999166388 P 19991118

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001037185	A1	EN	26	7	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200117916 A EN Based on OPI patent WO 2001037185

EP 1230613 A1 EN PCT Application WO 2000US32113

Based on OPI patent WO 2001037185

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2003515227 W JA 30 PCT Application WO 2000US32113

Based on OPI patent WO 2001037185

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...investment service (14) interacts with one or more customers (12) via one or more communication links (18). The service allows multiple customers (12) to execute aggregated purchase orders of securities in dollar increments. Customers (12) setting up accounts have the ability to select numerous different types of individual, joint, conventional, or tax advantaged accounts. The present invention also provides a mechanism for reducing the exposure of the investment service to purchases of securities with fluctuating prices by staggering...

Claims:

19/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2009 Thomson Reuters. All rts. reserv.

0009975606 - Drawing available

WPI ACC NO: 2000-278329/200024

XRPX Acc No: N2000-209672

Money depositing and withdrawing apparatus for various stores

Patent Assignee: NIPPON KINSEN KIKAI KK (NIKI-N)

Inventor: NABEKURA B; NISHIOKA S; SADAHIRO K; SATO H

Patent Family (2 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
JP 2000076517	A	20000314	JP 1998244757	A	19980831	200024 B
JP 4162299	B2	20081008	JP 1998244757	A	19980831	200868 E

Priority Applications (no., kind, date): JP 1998244757 A 19980831

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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JP 2000076517 A JA 13 7

JP 4162299 B2 JA 18 Previously issued patent JP 2000076517

Alerting Abstract ...ADVANTAGE - Reduces cost of money accounts machine, since money accounts machine can be formed by combining cash register with either money storage device or banknote depositing and withdrawing device. Reduces component cost and attachment cost of cash register. DESCRIPTION OF DRAWING

Original Publication Data by Authority

Argentina

19/3,K/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009391398 - Drawing available

WPI ACC NO: 1999-326865/199927

XRPX Acc No: N1999-245190

Cellular telephone with credited airtime

Patent Assignee: ALTSCHUL R (ALTS-I); ALTSCHUL R L (ALTS-I); DIECELAND TECHNOLOGIES CORP (DIEC-N)

Inventor: ALTSCHUL R; ALTSCHUL R L; VOLPE L S

Patent Family (5 patents, 79 countries)

Patent		Application				
Number	Kind	Date	Number	Kind	Date	Update
WO 1999022537	A1	19990506	WO 1998US12759	A	19980618	199927 B
AU 199879794	A	19990517	AU 199879794	A	19980618	199939 E
US 5983094	A	19991109	US 1997958120	A	19971027	199954 E
US 6144847	A	20001107	US 1997958120	A	19971027	200059 E
			US 1999371398	A	19990810	
EP 1243148	A1	20020925	EP 1998930393	A	19980618	200271 E
			WO 1998US12759	A	19980618	

Priority Applications (no., kind, date): US 1997958120 A 19971027; US 1999371398 A 19990810

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1999022537	A1	EN	27	6	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199879794 A EN Based on OPI patent WO 1999022537

US 6144847 A EN Continuation of application US 1997958120

Continuation of patent US 5983094

EP 1243148 A1 EN PCT Application WO 1998US12759
Based on OPI patent WO 1999022537

Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

Alerting Abstract ...ADVANTAGE - Combines versatility and convenience of using purchase accounts, such as credit card

accounts for purchase of goods and services with making additional amounts of airtime available to cellular telephone users without additional expense enabling use of purchase accounts

Original Publication Data by Authority

Argentina

19/3,K/13 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0006585180 - Drawing available
WPI ACC NO: 1993-397535/199350

XRPX Acc No: N1993-307320

Time base converter for video frame rate conversion - reads images into stores using modulo-N counter output as trigger which also controls writing to multiplexer at output rate

Patent Assignee: SONY UK LTD (SONY)

Inventor: KEATING S M

Patent Family (4 patents, 3 countries)

Number	Kind	Date	Application		Kind	Date	Update
			Number	Number			
GB 2268354	A	19940105	GB 199213512		A	19920625	199350 B
JP 6296263	A	19941021	JP 1993155581		A	19930625	199502 E
US 5404170	A	19950404	US 199346134		A	19930415	199519 E
GB 2268354	B	19951025	GB 199213512		A	19920625	199546 E

Priority Applications (no., kind, date): GB 199213512 A 19920625

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
GB 2268354	A	EN	38	10	
JP 6296263	A	JA	17		
US 5404170	A	EN	19	10	
GB 2268354	B	EN	1		

Alerting Abstract ...USE/ADVANTAGE - Video standards conversion.
Accounts for movement between combined frames.

Original Publication Data by Authority

Argentina

19/3,K/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0004921309 - Drawing available
WPI ACC NO: 1989-309685/198942

Processing system for managing bi-media investment - profit making and draft accounts are combined for management via computer

Patent Assignee: ALLDREDGE R L (ALLD-I)

Inventor: ALLDREDGE R L

Patent Family (3 patents, 18 countries)

Patent Number	Application					
	Kind	Date	Number	Kind	Date	Update
WO 1989009451	A	19891005	WO 1988US1097	A	19880329	198942 B
			WO 1988US1097	A	19880329	
AU 198817041	A	19891016	AU 198817041	A	19880325	199008 NCE
CA 1322055	C	19930907	CA 613662	A	19890927	199342 NCE

Priority Applications (no., kind, date): WO 1988US1097 A 19880329; CA 613662 A 19890927

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1989009451	A	EN	42	6	

National Designated States,Original: AU BR DK FI JP KR NO

Regional Designated States,Original: AT BE CH DE FR GB IT LU NL SE
CA 1322055 C EN

...profit making and draft accounts are combined for management via computer

Original Publication Data by Authority

Argentina

19/3,K/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0004020125

WPI ACC NO: 1987-117703/198717

Wound closure product inventory management system - allows consolidation of different manufacturer's products by physical characteristics and surgical use

Patent Assignee: ETHICON INC (ETHI)

Inventor: CALDERONE R J; MURRAY D R

Patent Family (2 patents, 5 countries)

Patent Number	Application					
	Kind	Date	Number	Kind	Date	Update
EP 220021	A	19870429	EP 1986307762	A	19861008	198717 B
AU 198663616	A	19870416				198721 E

Priority Applications (no., kind, date): US 1985785704 A 19851009

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 220021	A	EN	5	2	

Regional Designated States,Original: DE FR GB IT

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

In combination, in a system for processing, classifying, consolidating and optimizing inventories of wound closure products for inventory accounts, said account comprising a plurality of wound closure products manufactured or supplied by different entities, said products being of various sizes, configurations and materials, said...
Claims:

19/3,K/16 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0002216496

WPI ACC NO: 1981-C6037D/198112

Whip antenna of reduced length for marine VHF communication - has U-shaped inductor of resonant circuit fitted in waterproof housing and connected to whip-rod

Patent Assignee: PEOPLES J C (PEOP-I)

Inventor: PEOPLES J C

Patent Family (1 patents, 1 countries)

Patent	Application					
Number	Kind	Date	Number	Kind	Date	Update
US 4254420	A	19810303	US 1980110121	A	19800107	198112 B
			US 1980110121	A	19800107	

Priority Applications (no., kind, date): US 1980110121 A 19800107

Alerting Abstract ...The whip conductor is designed to be three half-wave lengths long and when in combination with the resonant circuit, radiates power in perfect phase relationship that accounts for a power gain in the order of ten dB.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...inductance being coupled in series electrically with a variable capacitor. The whip conductor is designed to be three half-wave lengths long and when in combination with the resonant circuit, radiates power in perfect phase relationship that accounts for a power gain in the order of ten DB.

Claims:

19/3,K/17 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

08374516

Title: Thermal modelling of a permanent magnet brushless machine for application in an electro-hydraulic actuator

Authors(s): Powell, D.J.; Schofield, N.; Howe, D.

Author Affiliation: Dept. of Electron. & Electr. Eng., Univ. of Sheffield, UK

Book Title: ICEM 2000 Proceedings. International Conference on Electrical Machines
Inclusive Page Numbers: 1987-91 vol.4
Publisher: Helsinki Univ. Technol, Espoo
Country of Publication: Finland
Publication Date: 2000
Conference Title: Proceedings of International Conference on Electrical Machines
Conference Date: 28-30 Aug. 2000
Conference Location: Espoo, Finland
Conference Sponsor: ABB Ind. Finnair Fortum Power & Heat KCI Konecranes
Int. Kone et al
ISBN: 951 22 5097 7
Part: vol.4
Number of Pages: 4 vol. 2015
Language: English
Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering)
INSPEC Update Issue: 2002-035
Copyright: 2002, IEE

Abstract: ...and heat transfer within the motor/pump combination, due to fluid friction loss, has necessitated detailed thermal modelling to complement the electromagnetic design synthesis and optimisation. The thermal model developed in SABER is of the machine/pump combination, accounts for heat flow in three dimensions, and accounts for ohmic, electromagnetic and fluid friction losses. It has the capability to model fault conditions in both conventional and fault tolerant machines-as each phase...

19/3,K/18 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

07597487
Title: Perceptual organization based on temporal dynamics
Authors(s): Xiuwen Liu; Wang, DeL.L.
Author Affiliation: Dept. of Comput. & Inf. Sci., Ohio State Univ., Columbus, OH, USA
Book Title: IJCNN'99. International Joint Conference on Neural Networks. Proceedings (Cat. No.99CH36339)
Inclusive Page Numbers: 2679-84 vol.4
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 1999
Conference Title: Proceedings of International Conference on Neural Networks
Conference Date: 10-16 July 1999
Conference Location: Washington, DC, USA
Conference Sponsor: Int. Neural Network Soc. Neural Netwrks Council of IEEE
ISBN: 0 7803 5529 6
U.S. Copyright Clearance Center Code: 0 7803 5529 6/99/\$10.00
Item Identifier (DOI): <http://dx.doi.org/10.1109/IJCNN.1999.833501>
Part: vol.4

Number of Pages: 6 vol. lxii+4439
Language: English
Subfile(s): A (Physics); C (Computing & Control Engineering)
INSPEC Update Issue: 2000-020
Copyright: 2000, IEE

Abstract: ...and a modal completion, virtual contours, grouping and shape decomposition are explained by the model with a fixed set of parameters. Computationally, the system eliminates combinatorial optimization, which is common to many existing computational approaches. It also accounts for more examples that are consistent with psychological experiments. In addition, the boundary-pair representation is consistent with well-known on- and off-center cell...

19/3,K/19 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

06113868
Title: Coherent beam combining: optical loss effects on power scaling
Authors(s): Schuster, G.L.; Andrews, J.R.
Author Affiliation: NASA Langley Res. Center, Hampton, VA, USA
Journal: Applied Optics, vol.34, no.30, pp.6801-5
Country of Publication: USA
Publication Date: 20 Oct. 1995
ISSN: 0003-6935
CODEN: APOPAT
U.S. Copyright Clearance Center Code: 0003-6935/95/306801-05\$06.00/0
Language: English
Subfile(s): A (Physics); B (Electrical & Electronic Engineering)
INSPEC Update Issue: 1995-046
Copyright: 1995, IEE

Abstract: A model for a coherent array of semiconductor laser amplifiers that has multiple stages and uses pairwise beam combining at the final stage has been developed. The model accounts for gain saturation of the individual amplifier elements, optical-coupling losses, and coherent-combining efficiency. The individual amplifier parameters are derived from experimental data. System size, efficiency, and output power are calculated as functions of optical-coupling efficiency and...

19/3,K/20 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

05991691
Title: Ground noise estimation and minimization in integrated circuit packages
Authors(s): Williamson, J.; Kalaichelvan, K.; Nakhla, M.; Zhang, Q.J.; van der Puije, P.
Author Affiliation: Bell-Northern Res. Ltd., Ottawa, Ont., Canada
Book Title: 1993 International Symposium on Electromagnetic Compatibility Symposium Record

Inclusive Page Numbers: 425-8
Publisher: IEEE, New York, NY
Country of Publication: USA
Publication Date: Aug. 1993
Conference Title: 1993 International Symposium on Electromagnetic Compatibility
Conference Date: 9-13 Aug. 1993
Conference Location: Dallas, TX, USA
Conference Sponsor: IEEE Antenna Research Associates, Inc. Chomerics, Inc.
EMCO Fair-Rite Products Corp. Omega Shielding Products, Inc. AMADOR
ISBN: 0 7803 1304 6
U.S. Copyright Clearance Center Code: CH3310-0/93/0000-0085\$03.00
Item Identifier (DOI): <http://dx.doi.org/10.1109/ISEMC.1993.473697>
Number of Pages: xv+468
Language: English
Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1995-026
Copyright: 1995, IEE

Abstract: ...potential of an IC. This shift is caused primarily by fast switching currents in the largely inductive IC package leads. The problem is addressed by combining a novel system matrix formulation which accounts for multiple ground circuits with pin assignment optimization by simulated annealing. By extraction of the parasitic self and mutual inductances from the tracks in a chip package one can construct a reduced system...

19/3,K/21 (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

05864880
Title: Simulation-based dynamic optimization: planning United States Coast Guard law enforcement patrols
Authors(s): Bailey, M.P.; Dell, R.F.; Glazebrook, K.D.
Author Affiliation: Dept. of Oper. Res., Naval Postgraduate Sch., Monterey, CA, USA
Book Title: 1994 Winter Simulation Conference Proceedings (IEEE Cat. No. 94CH35705)
Inclusive Page Numbers: 392-8
Publisher: IEEE, New York, NY
Country of Publication: USA
Publication Date: 1994
Conference Title: Proceedings of Winter Simulation Conference
Conference Date: 11-14 Dec. 1994
Conference Location: Lake Buena Vista, FL, USA
Conference Sponsor: ASA ACM/SIGSIM IEEE/CS IEEE/SMCS IIE NIST ORSA TIMS/CS SCS
Editor(s): Tew, J.D.; Manivannan, M.S.; Sadowski, D.A.; Seila, A.F.
ISBN: 0 7803 2109 X
Number of Pages: xxxi+1500
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1995-004

Copyright: 1995, IEE

Abstract: ...takes the point of view of the smuggler who wishes to develop the smuggling strategy which maximizes some characteristic (e.g. the mean) of the profit attained. The DP explicitly accounts for a smuggler who must combine his short-run profit goals with his need to gain future information about the configuration of the cutters. We develop a Monte Carlo sampling procedure to generate estimates of the random variables used in the...

19/3,K/22 (Item 6 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

05580452

Title: A model for R&D project selection with combined benefit, outcome and resource interactions

Authors(s): Schmidt, R.L.

Author Affiliation: Carlson Sch. of Manage., Minnesota Univ., Minneapolis, MN, USA

Journal: IEEE Transactions on Engineering Management, vol.40, no.4, pp. 403-10

Country of Publication: USA

Publication Date: Nov. 1993

ISSN: 0018-9391

CODEN: IEEMAA

U.S. Copyright Clearance Center Code: 0018-9391/93/\$03.00

Item Identifier (DOI): <http://dx.doi.org/10.1109/17.257733>

Language: English

Subfile(s): B (Electrical & Electronic Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1994-002

Copyright: 1994, IEE

Abstract: ...of R&D projects is complicated by several types of interactions. Three types of interactions are generally recognized to occur within a set of projects: benefit interactions, resource interactions, and outcome interactions. The author presents a model that accounts for the combined effect of benefit, outcome, and resource interactions within a single set of projects. The model also allows for the allocation of several different resources. A branch and bound...

19/3,K/23 (Item 7 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

05577036

Title: Optimizing staff scheduling by Monte-Carlo simulation

Authors(s): Scipione, D.; Sullivan, F.; Zavadsky, V.; Betlach, T.; Dong, X.; Coker, C.; Scipione, L.; Scipione, J.; Cook, J.; Scipione, P.; Cork, R.C.

Author Affiliation: Acme Express Inc., Cleveland, OH, USA

Inclusive Page Numbers: 678-81

Publisher: McGraw-Hill, New York, NY
Country of Publication: USA
Publication Date: 1993
Conference Title: Sixteenth Annual Symposium on Computer Applications in Medical Care
Conference Date: 8-11 Nov. 1992
Conference Location: Baltimore, MD, USA
Conference Sponsor: American Medical Inf. Assoc.
Editor(s): Frisse, M.E.
ISBN: 0 07 055023 9
U.S. Copyright Clearance Center Code: 0195-4210/93/\$5.00
Number of Pages: xxvii+859
Language: English
Subfile(s): C (Computing & Control Engineering)
INSPEC Update Issue: 1994-001
Copyright: 1994, IEE

Abstract: DOCS is a computer program which generates the staff schedule. An accounting framework is combined with an optimization technique that searches for a schedule in which all accounts are simultaneously in balance. The search is accomplished using a Monte-Carlo process which shuffles staff within the schedule. The shuffling is biased according to...

19/3,K/24 (Item 8 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

05249397
Title: Modeling the profitability of customer relationships: development and impact of Barclays de Zoete Wedd's BEATRICE
Authors(s): Stuchfield, N.; Weber, B.
Inclusive Page Numbers: 687-96 vol.4
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA
Country of Publication: USA
Publication Date: 1991
Conference Title: Proceedings of the Twenty-Fifth Hawaii International Conference on System Sciences (Cat. No.91TH0394-7)
Conference Date: 7-10 Jan. 1992
Conference Location: Kauai, HI, USA
Conference Sponsor: Univ. Hawaii ACM IEEE Pacific Res. Inst. Inf. Syst. Manage
Editor(s): Milutinovic, V.; Shriver, B.D.; Nunamaker, J.F., Jr.; Sprague, R.H., Jr.
ISBN: 0 8186 2420 5
U.S. Copyright Clearance Center Code: 0073-1129/92\$3.00
Item Identifier (DOI): <http://dx.doi.org/10.1109/HICSS.1992.183378>
Number of Pages: 4 vol. (xv+831+xv+877+xii+670+xiii+729)
Language: English
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1992-044
Copyright: 1992, IEE

Abstract: ...relationships. With information on the profitability of

customer relationships, managers can identify and defend their most attractive market segments, and aim to turn loss-making accounts into profitable ones. BZW, a London-based securities house, developed an innovative information system that combines activity-based accounting principles and a model of customer profitability based on an income assignment for each of the 6000 trades the firm makes in...

19/3,K/25 (Item 9 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2009 The IET. All rts. reserv.

04898453

Title: MEDICI-knowledge based investment consultation

Authors(s): Bohm, C.; Kohl, A.; Rataj Rattke, E.; Streck, G.

Author Affiliation: Ta Triumph-Adler AG, Nurnberg, Germany

Inclusive Page Numbers: 127-8

Publisher: SGAICO Technol. Transfer, Lugano

Country of Publication: Switzerland

Publication Date: 1990

Conference Title: 3rd International Symposium. Commercial Expert Systems in Banking and Insurance. Interfaces - Gateway to the Services of the 90s

Conference Date: 15-16 May 1990

Conference Location: Lugano, Switzerland

Conference Sponsor: Union Bank of Switzerland

Editor(s): Bernold, T.

Number of Pages: 234

Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1991-012

Copyright: 1991, IEE

Abstract: ...societies in the selection of profitable investment forms.

Depending on the available amount of money a customer wants to invest the system offers a portfolio combining shares, mutual funds, securities, accounts, real estates, previous metals, and insurances in an optimized way. Optimization means search for 'good' investments (e.g. in terms of the price-earning-ratio for shares) as well as the selection of shares of companies...

19/3,K/26 (Item 10 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2009 The IET. All rts. reserv.

04767958

Title: Hewitt Associates: protecting caller privacy

Authors(s): Voss, R.

Author Affiliation: Hewitt Associates, Lincolnshire, IL, USA

Journal: Business Communications Review, vol.20, no.9, pp.34-5

Country of Publication: USA

Publication Date: Sept. 1990

ISSN: 0162-3885

CODEN: BCORBD

Language: English
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1991-001
Copyright: 1991, IEE

Abstract: ...Amdahl 5870 host computer and Periphonics voice response unit (VRU). One of their clients asked Hewitt to provide its employees with access to their corporate benefit plan accounts through a combination of voice response and live agent assistance. The solution was to implement CallPath on both the mainframe and the CBX

19/3,K/27 (Item 11 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2009 The IET. All rts. reserv.

04380588

Title: Operator model-based design and evaluation of advanced systems: computational models

Authors(s): Schryver, J.C.

Author Affiliation: Oak Ridge Nat. Lab., TN, USA

Inclusive Page Numbers: 121-7

Publisher: IEEE, New York, NY

Country of Publication: USA

Publication Date: 1988

Conference Title: Conference Record for 1988 IEEE Fourth Conference on Human Factors and Power Plants (IEEE Cat. No.88CH2576-7)

Conference Date: 5-9 June 1988

Conference Location: Monterey, CA, USA

Conference Sponsor: IEEE ANS, ISA

Editor(s): Hagen, E.W.

Item Identifier (DOI): <http://dx.doi.org/10.1109/HFPP.1988.27489>

Number of Pages: xii+596

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1989-012

Copyright: 1989, IEE

Abstract: ...integrated design of advanced control and protection systems for new nuclear power plants. A computational model called INTEROPS (integrated reactor operator system) is described which accounts for the cognitive activities of the operator by combining the advantages of network simulation and knowledge-based simulation. The INTEROPS model is a time-based simulation model which can be coupled with and control a thermal...

19/3,K/28 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01846915 ORDER NO: AADAA-I3023508

On the effect of the term structure of interest rates on corporate capital structure: Theory and evidence

Author: Nejadmalayeri, Ali
Degree: Ph.D.
Year: 2001
Corporate Source/Institution: The University of Arizona (0009)
Source: VOLUME 62/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2837. 190 PAGES
ISBN: 0-493-35739-4

...of the yield curve rise, the incidence of debt financing drops. I find that the information content of the term structure of interest rates regarding aggregate corporate profitability (i.e. aggregate default risk) accounts for the stylized facts. I also find that tax shield distortions induced by changes of interest rates marginally affect the debt-equity choice. Additionally, inflation...

19/3,K/29 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01219245 ORDER NO: AAD92-14516
DIRECT SEQUENCE SPREAD SPECTRUM CELLULAR RADIO (RADIO)
Author: KCHAO, CHAMROEUN
Degree: PH.D.
Year: 1991
Corporate Source/Institution: GEORGIA INSTITUTE OF TECHNOLOGY (0078)
Source: VOLUME 52/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 6569. 160 PAGES

...fading, multiple-access interference, and background noise. Three types of differentially coherent receivers are analyzed; a multipath rejection receiver, a RAKE receiver with predetection selective combining, and a RAKE receiver with postdetection equal gain combining. The analysis also accounts for the effects of error correcting coding and uplink power control.

For the multiple cell DS CDMA mobile radio system approximate expressions are derived for...

19/3,K/30 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01135923 ORDER NO: AAD90-23155
USER INFORMATION SATISFACTION (UIS) AND USER PRODUCTIVITY: AN EMPIRICAL EXAMINATION
Author: GATIAN, AMY ELIZABETH WILLIAMS
Degree: PH.D.
Year: 1989
Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)
Source: VOLUME 51/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2800. 252 PAGES

...system related problem finding was correlated with elimination of steps and making jobs easier for managers, and with helping academic users

track activity in research accounts, and to feel they have benefited overall from FRS. (3) Satisfaction with the linear combination of inputs and problem finding was correlated with financial transactions per full time employee equivalents (FTE), late internal reports per total internal reports and number...

19/3,K/31 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01132737 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
CONFUCIANISM AND ECONOMIC DEVELOPMENT: AN EXPLANATION TO THE TAIWAN
EXPERIENCE (CHINA)

Author: CHIANG, MIN-HSIU
Degree: PH.D.
Year: 1990
Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)
Source: VOLUME 51/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2514.

...engine" for the emergence of modern capitalism in the West. In his book The Religion of China (1964), he suggested that the absence of the combination of these two variables accounts primarily for the absence of the spirit of capitalism and economic development. Weber charged that Confucianism is the major determinant of the failure of China's economic development.

This dissertation is an attempt to...

19/3,K/32 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

1032491 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
A NONISOTHERMAL BLACK OIL MODEL (FLOODING)
Original Title: NICHTISOTHERMES BLACK-OIL-MODELL

Author: EMS, LUDWIG
Degree: DR.MONT.
Year: 1988
Corporate Source/Institution: MONTANUNIVERSITAET LEOBEN (AUSTRIA) (5804)
Source: VOLUME 50/01-C OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 145. 161 PAGES
Location of Reference Copy: DEPARTMENT OF RESERVOIR ENGINEERING,
MONTANUNIVERSITAT, A-8700 LEOBEN, AUSTRIA

...consuming in practical applications. Getting the necessary input data often creates difficulties for the user. Therefore, it was necessary to develop a numerical model which combines the advantages of a black oil model with its simple input and thermal model which accounts for temperature dependence of fluid and rock properties. In this work, a new non-isothermal black oil model is introduced which contains the three mass...

19/3,K/33 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2009 The HW Wilson Co. All rts. reserv.

1159057 H.W. WILSON RECORD NUMBER: BAST94027642
Algorithm for expansion planning in distribution systems taking faults into
consideration
Nara, K; Kuwabara, H; Kitagawa, M
IEEE Transactions on Power Systems v. 9 (Feb. '94) p. 324-30
DOCUMENT TYPE: Feature Article ISSN: 0885-8950

ABSTRACT: The authors propose a solution algorithm for expansion planning in
electrical distribution systems that accounts for fault cases.
The expansion planning problem in distribution systems is a complex
combinatorial optimization problem that is complicated by
uncertainty concerning the random nature of faults. In the proposed
algorithm, the complete problem is decomposed into sub-problems according
...
...

19/3,K/34 (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

07931147 NYT Sequence Number: 609099011211
SOCIAL SECURITY PANEL PRESENTS OPTIONS BUT NO UNIFIED PLAN
Stevenson, Richard W
New York Times, Col. 1, Pg. 23, Sec. A
Tuesday December 11 2001

ABSTRACT:
...workers to invest part of their payroll taxes on Wall Street; critics of
Bush's approach say report shows that is impossible to create
personal accounts without some combination of deep cuts in
guaranteed benefits or additional revenue that would ultimately come
from taxpayers (M)

CORRECTION:

19/3,K/35 (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

01117983 NYT Sequence Number: 067127810927
(Didi Moore discusses how two-income families manage their money. Examines
problems caused by traditional sex roles. Describes conflicts arising
from unequal paychecks. Claims two-income couples quarrel more than
others. Discusses advantages and disadvantages of pooling
money and maintaining separate accounts. Photo (L).)
MOORE, DIDI
New York Times, Col. 1, Pg. 91, Sec. 6
Sunday September 27 1981

...manage their money. Examines problems caused by traditional sex roles.
Describes conflicts arising from unequal paychecks. Claims two-income

couples quarrel more than others. Discusses advantages and disadvantages of pooling money and maintaining separate accounts. Photo (L).)

19/3,K/36 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

00840590 NYT Sequence Number: 026342780707
(Federal Deposit Insurance Corp plans to decide on legality of 6-month savings certificates linked to Treasury bill rates introduced by Casco Bank & Trust Co, Portland, Maine. Casco Bank says that its new savings instrument, which is basically a combination of time deposit and passbook loan, is designed to benefit savers with small accounts. FDIC officials, however, voiced reservations about legality of proposal and assert that it might be in violation of banking regulations that sets ceiling on interest rates banks are allowed to pay on deposits (S).)

New York Times, Col. 3, Pg. 2, Sec. 4
Friday July 7 1978

...linked to Treasury bill rates introduced by Casco Bank & Trust Co, Portland, Maine. Casco Bank says that its new savings instrument, which is basically a combination of time deposit and passbook loan, is designed to benefit savers with small accounts. FDIC officials, however, voiced reservations about legality of proposal and assert that it might be in violation of banking regulations that sets ceiling on interest...

19/3,K/37 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2009 The New York Times. All rts. reserv.

00825472 NYT Sequence Number: 096250771227
(Editorial criticizes recent Carter Adm warnings to Japan as 'too blunt and too panicky'. Urges broader perspective and also urges Japan to follow through on earlier commendable announcements by some Japanese officials that Govt was planning to increase growth rate to 7%. Warns that US-Japan crisis could damage stability of Asia. Holds that bilateral US-Japan trade figures are misleading and urges more careful attention to Japan's overall trade accounts. Maintains that aggregate employment in US would suffer rather than benefit from higher obstacles to trade. Cautions that, if Japan liberalizes its trade policies, main beneficiaries are not likely to be US and GB, but countries like S Korea, China and Brazil for manufactured products and Australia and New Zealand for grains and meats. Contends that internatl economy will benefit when Japan and West Ger, together with US, work more closely together to stimulate their economies (M).)

New York Times, Col. 1, Pg. 34
Tuesday December 27 1977

...crisis could damage stability of Asia. Holds that bilateral US-Japan trade figures are misleading and urges more careful attention to Japan's overall trade accounts. Maintains that aggregate employment

in US would suffer rather than benefit from higher obstacles to trade. Cautions that, if Japan liberalizes its trade policies, main beneficiaries are not likely to be US and GB, but countries...

19/3,K/38 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2009 The New York Times. All rts. reserv.

06015094
COMMODITIES
ANGRIST, STANLEY W
Wall Street Journal, Col. 3, Pg. 1, Sec. C
Sunday June 2 1991

ABSTRACT:

Commodity trading advisers--those who trade full time for themselves and for others through private accounts or pooled investments--are earning steady profits in fast-growing, risky commodities markets (M)

CORRECTION:

19/3,K/39 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2009 The New York Times. All rts. reserv.

01088849 NYT Sequence Number: 007566770321
(Latest 'fad' among mgrs of investment funds and portfolios is 'S & P indexing', which involves keeping proportion of stocks in portfolio consistent with ratios in Standard & Poor's 500 index. Leader of 500 cos, IBM, has total capitalization that accounts for 6.3% of combined value of all components of index, so advocates of 'indexing' try to maintain portfolios of which 6.3% is IBM. Technique has not been universally accepted by all money mgrs. Critics feel method is game of trying to attain the norm, and thereby mediocrity. Feel over-attention given to a stock's place in S & P index results in giving secondary consideration to co's business outlook. Popularity of S & P indexing has grown since late '74, when Comptroller of Currency required large bank trust depts to rept their holdings qrly. Recent trends in S & P index and bank portfolios examined. Table lists top 20 stocks and their respective percentages of S & P index, bank holdings, mutual fund holdings and combined bank and mutual fund holdings (L).)

ELIA, CHARLES J
Wall Street Journal, Col. 6, Pg. 1
Monday March 21 1977

...indexing', which involves keeping proportion of stocks in portfolio consistent with ratios in Standard & Poor's 500 index. Leader of 500 cos, IBM, has total capitalization that accounts for 6.3% of combined value of all components of index, so advocates of 'indexing' try to maintain portfolios of which 6.3% is IBM. Technique has not been universally...

19/3,K/40 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09462334
Storkontroll av norsk tolljuks
NORWAY: EU TO EXAMINE SUSPECTED CUSTOMS FRAUD
Dagens Naeringsliv (DN) 13 Feb 2001 p.18-19
Language: NORWEGIAN

... EU and Norway has made it possible for Norway to reduce its fish export duties to the EU whereas Russia cannot make use of this advantage. Fish of Russian origin accounts for a large share of Norway's combined fish exports.

19/3,K/41 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09426734
BOT-Mitsubishi, Mizuho eye preferred accounts with minimum balance f\
JAPAN: BANKS TO UNVEIL MINIMUM BALANCE ACCOUNT
Nikkei Net Interactive (ATM) 13 Dec 2000 NihonKeizai Shimbun online
Language: ENGLISH

... of account at the end of a month. Via the new account, banks will have permanent income source in form of monthly fee from low-profit small accounts, while depositors can combine their banking transactions under a single account. Meanwhile, other banks such as Industrial Bank of Japan, Fuji Bank and Dai-Ichi Kangyo Bank, three members ...

19/3,K/42 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09346328
Blir bare st6rre pV mobil
NORWAY:TELENOR SHOWS GROWTH IN MOBILE TELEPHONY
Aftenposten (AF) 16 Aug 2000 p.online
Language: NORWEGIAN

... Mobile Communications (TMC) doubled its operating profit to NOK700mn (US\$85mn) in the first half of 2000 compared with the same period last year. TMC accounts for 35% of Telenor's combined operating profit and 60% of Telenor's growth in earnings from sales profits in the first half of 2000. Even Telenor's Internet and broadband operations are...

19/3,K/43 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09193884

BT gets Cellnet ultimatum

UK: BT TO GROUPS ITS MOBILE-RELATED BUSINESSES

Guardian (GN) 06 Nov 1999 p 27

Language: ENGLISH

Oftel has insisted that British Telecommunications (BT) must combine its mobile-related businesses into a single division with separate accounts if it wants to gain 100% control of Cellnet. BT's unified mobile business will consist of BT Paging, BT Mobile and BTCellnet. Oftel claims the combining of BT's...

19/3,K/44 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06604659

BT Loses Appeal On Value Of Assets for Tax Purposes

UK: GBt 552MN RATEABLE VALUE PUT ON BT

Wall Street Journal Europe (WSJ) 24 March 1998 p.5

Language: ENGLISH

The UK Central London Valuation Tribunal has agreed with the Inland Revenue that the properties owned by British Telecom have a combined rateable value of GBt 552mn. The calculation was made using BT's profits and accounts , rather than assessing all its capital assets which would have been too complicated to compile. BT had preferred the latter form of valuation and claims...

19/3,K/45 (Item 6 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06464873

Forte hausse du bZnZfice des SociZtZs de Bourbon

FRANCE: SOCIETES DE BOURBON'S 1996 FIGURES

La Tribune (XOT) 30 Apr 1997 p.9

Language: FRENCH

... made a group net profit of FFr 145mn, an increase of 91%. Cash flow increased by 42% to FFr 419mn as a result of increased profits in these various sectors combined with the sale of Brasseries de Bourbon. The shipping sector accounts for 26% of total company turnover.

19/3,K/46 (Item 7 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06299093

Intel's Pentium Pro processor arrives in Indonesia

PHILIPPINES: TRUST OPERATION APPROVED

Business World (XAJ) 03 Apr 1996 P.9

Language: ENGLISH

... up a new branch to provide trust operations and investment management services. For a trust company, Pentacapital has exceeded the minimum required PP 250-mm capitalisation set with a combined capital accounts of PP 303.107 mn.

19/3,K/47 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06084883

Grammy underwriters

THAILAND: GRAMMY TO ISSUE 10 MN SHARES
The Nation (XBO) 2 Dec 1994 P.B14 Business
Language: ENGLISH

... 165 each. In 1994, Grammy is expected to generate more than B 1.6 bn in sales, and more than B 230 mn in net profit. Its music business accounts for about 42.1% of its aggregate revenue.

19/3,K/48 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

05993088

Suurteollisuus paransi tulostaan viime vuonna selvasti
FINLAND: INDUSTRY PERFORMANCE IN 1993
Tilastouutisia 23 May 1994 p. 1,2,3
Language: FINNISH

The Central Statistical Office has compiled an overview of the 1993 final accounts of major industrial companies in Finland. Their combined profit after financial items amounted to FMK 7.9bn (USD 1.5bn) in 1993, up about FMK 6bn from 1992. Improved results are attributed to turnover...

19/3,K/49 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05156237

Smurfit Group unites Irish and UK operations
UK/IRELAND - SMURFIT GROUP TO JOIN UK AND IRISH OPERATIONS
Irish Times (IT) 25 June 1992 p12

... Profit in the UK increased to IP13.6 mil vs IP8.8 mil on sales of IP193.0 mil vs IP132.0 mil. The new combined area accounts for 23.2% of Group profit. From September 1992 the Smurfit group will consist of Smurfit Continental Europe, Smurfit Latin America, Smurfit USA and Smurfit Ireland/UK.

19/3,K/50 (Item 11 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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04902330

Stephane Kelian va lever 30 millions de francs

FRANCE - STEPHANE KELIAN TO RAISE FUNDS TO FINANCE DEVELOPMENT
Agence Economique & Financiere (AEF) 7 February 1992 p5
ISSN: 0755-1940

Language: French

... of FFr15.2 mil on turnover of FFr195 mil in FY90/91. Asphalto and Misstyl, subsidiaries, which both specialise in mid-range shoes had a combined net profit of FFr6 mil in FY90/91. Retailing accounts for 45% of group turnover, and has the potential for development, but accounted for only FFrl mil profit in FY90/91. Opening new stores affects...

19/3,K/51 (Item 12 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

04840682

Pulled in two directions

UK - STEETLEY LOOKS TO RESTRUCTURE BRICK MARKET
Building (BG) 17 January 1992 p15
ISSN: 0007-3318

... European JV with Tarmac will help rationalising. The JV discussions are on hold as the outcome of the Redland/Streetley issue continues. The group's aggregates production in France accounts for 28 of operating profit, while Spain accounts for 10%, the UK 16% and the US 13%. The extended article looks at the group in more detail.

19/3,K/52 (Item 13 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rts. reserv.

03556167

DUNSDALE SHARE DEALING RING INVESTIGATED
UK - DUNSDALE SHARE DEALING RING INVESTIGATED
Financial Times (C) 1991 (FT) 27 June 1990 p1,22

Dunsdale Securities, investment group, is being investigated by city regulators over its alleged participation in an illegal share dealing ring, involving making profit from the pooling of price sensitive information. Some share accounts held by Dunsdale have apparently been used for a prolonged sharedealing arrangement involving the technique of front-running, where parties deal in the share market...

19/3,K/53 (Item 14 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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00940511

BBA REPORTS INCREASED PROFITS THROUGH ACQUISITIONS

UK - BBA REPORTS INCREASED PROFITS THROUGH ACQUISITIONS

Financial Times (C) 1991 (FT) 11 March 1987 p26

... acquisitions, including Brake & Clutch Industries of Australia. Its Automotive Products division failed to live up to expectations, and made a loss. The automotive division now accounts for 83% of combined sales, but contributes only 68% of profits.

19/3,K/54 (Item 1 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database

(c) 2009 CSA. All rts. reserv.

0011601883 IP ACCESSION NO: 08770723

Simulation and optimization technologies for petroleum waste management and remediation process control

Qin, X.S.; Huang, G.H.; He, L.

University of Regina, Regina, Saskatchewan S4S 0A2, Canada

AUTHOR EMAIL: huang@iseis.org

Journal of Environmental Management, v 90, n 1, p 54-76, Jan. 2009

PUBLISHER: Academic Press, Inc., 24-28 Oval Rd, London, NW1 7DX

COUNTRY OF PUBLICATION: UK

PUBLISHER URL: <http://www.academicpress.com>

PUBLISHER EMAIL: apsubs@acad.com

DOCUMENT TYPE: Journal Article

RECORD TYPE: Abstract

LANGUAGE: English

ISSN: 0301-4797

NUMBERS: Publisher ID: S030147970800162X

FILE SEGMENT: Environmental Engineering Abstracts

ABSTRACT:

... design and management of various remediation systems are still challenging to practitioners. In recent years, the subsurface simulation model has been combined with techniques of optimization to address important problems of contaminated site management. The combined simulation-optimization system accounts for the complex behavior of the subsurface system and identifies the best management strategy under consideration of the management objectives and constraints. During the past...

19/3,K/55 (Item 2 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database

(c) 2009 CSA. All rts. reserv.

0011291844 IP ACCESSION NO: 08776682

Essays on the economics of land use and water quality.

BOOK TITLE: Dissertation Abstracts International, volume 69, number 01

Suter, Jordan F.

, Suppl. A

PAGES: 173

DOCUMENT TYPE: Books/Monographs

RECORD TYPE: Abstract

LANGUAGE: English

ISBN: 9780549432111

NUMBERS: Publisher ID: AAI3295853

FILE SEGMENT: Environmental Engineering Abstracts

ABSTRACT:

... with a voluntary-threat policy. The second essay introduces a model for determining an optimal wildlife corridor that, in a departure from previous corridor research, accounts for both the costs and benefits of individual parcels. By combining parcel-level costs and benefits for land areas connecting three ecosystems in the Northern Rockies, the economic tradeoffs inherent in corridor design are empirically examined. By varying the granularity of...

19/3,K/56 (Item 3 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database

(c) 2009 CSA. All rts. reserv.

0010065648 IP ACCESSION NO: 200808-71-1185716; 200808-61-1285980;

20081144805; A08-99-1247647

Whip antenna of reduced length for VHF radio communication

Peoples, John C

, USA

PUBLISHER URL:

<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/net/ahl/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=4254420.PN.&OS=pn/4254420&RS=PN/4254420>

DOCUMENT TYPE: Patent

RECORD TYPE: Abstract

LANGUAGE: English

FILE SEGMENT: Metadex; Mechanical & Transportation Engineering Abstracts;

ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

ABSTRACT:

... inductance being coupled in series electrically with a variable capacitor. The whip conductor is designed to be three half-wave lengths long and when in combination with the resonant circuit, radiates power in perfect phase relationship that accounts for a power gain in the order of ten DB.

19/3,K/57 (Item 4 from file: 23)

DIALOG(R)File 23:CSA Technology Research Database

(c) 2009 CSA. All rts. reserv.

0005769573 IP ACCESSION NO: 461297
Perceptual organization based on temporal dynamics

Liu, Xiuwen; Wang, De Liang L
Ohio State Univ, Columbus, OH, USA

PAGES: 2679-2684
PUBLICATION DATE: 1999

PUBLISHER: IEEE, , (USA)

CONFERENCE:
International Joint Conference on Neural Networks (IJCNN'99), Washington,
DC, USA, 10 July-16 July 1999

DOCUMENT TYPE: Conference Paper
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Computer & Information Systems Abstracts

ABSTRACT:
... modal and amodal completion, virtual contours, grouping and shape decomposition are explained by the model with a fixed set of parameters. Computationally, the system eliminates combinatorial optimization, which is common to many existing computational approaches. It also accounts for more examples that are consistent with psychological experiments. In addition, the boundary-pair representation is consistent with well-known on- and off-center cell...

19/3,K/58 (Item 5 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
(c) 2009 CSA. All rts. reserv.

0005077084 IP ACCESSION NO: 29039
Automated emergency steering using continuous gain equations

Smith, D E; Starkey, J M

International Journal of Vehicle Design, v 16, n 1, p 1-14, 1995
PUBLICATION DATE: 1995

PUBLISHER: Inderscience Enterprises Ltd., World Trade Center Bldg., 29 Rout de Pre-Bois, Case Postale 896, Geneve 15, CH-1215
COUNTRY OF PUBLICATION: Switzerland
PUBLISHER URL: <http://www.inderscience.com>
PUBLISHER EMAIL: dorgham@pop3.powernet.co.uk

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
ISSN: 0143-3369
FILE SEGMENT: ANTE: Abstracts in New Technologies and Engineering

ABSTRACT:

Automated lateral control is an integral part of advanced vehicle control systems (AVCS). An emergency lateral control strategy is presented that accounts for changing vehicle speed using continuous gain equations. It combines linear control theory and nonlinear vehicle and tyre models. The performance using the gain equations is compared to that of using constant gains and it...

19/3,K/59 (Item 6 from file: 23)
DIALOG(R)File 23:CSA Technology Research Database
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0000978370 IP ACCESSION NO: A2004-50-00317
Full Compensation and Transportation Corridor Analysis

Passonneau, J.P.

Transportation Engineering Journal, v 99, n 2, p 393-403, May 1973
PUBLICATION DATE: 1973

PUBLISHER: American Society of Civil Engineers, 1801 Alexander Bell Drive,
Reston, VA, 20191-4400
COUNTRY OF PUBLICATION: USA
PUBLISHER URL: <http://www.asce.org>
PUBLISHER EMAIL: journal-services@asce.org

DOCUMENT TYPE: Journal Article
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Civil Engineering Abstracts

ABSTRACT:

In urban highway building both aggregate accounts and disaggregate accounts must be kept. These are sometimes called ``users'' and ``nonusers'' accounts. All accounts should show a net gain if the highway is to be built. In such accounting it is important that neither costs nor benefits are included twice. Impact analysis will always...
?

[Insert]

V. Additional Resources Searched

EBSCOHost, JSTOR, ProQuest.